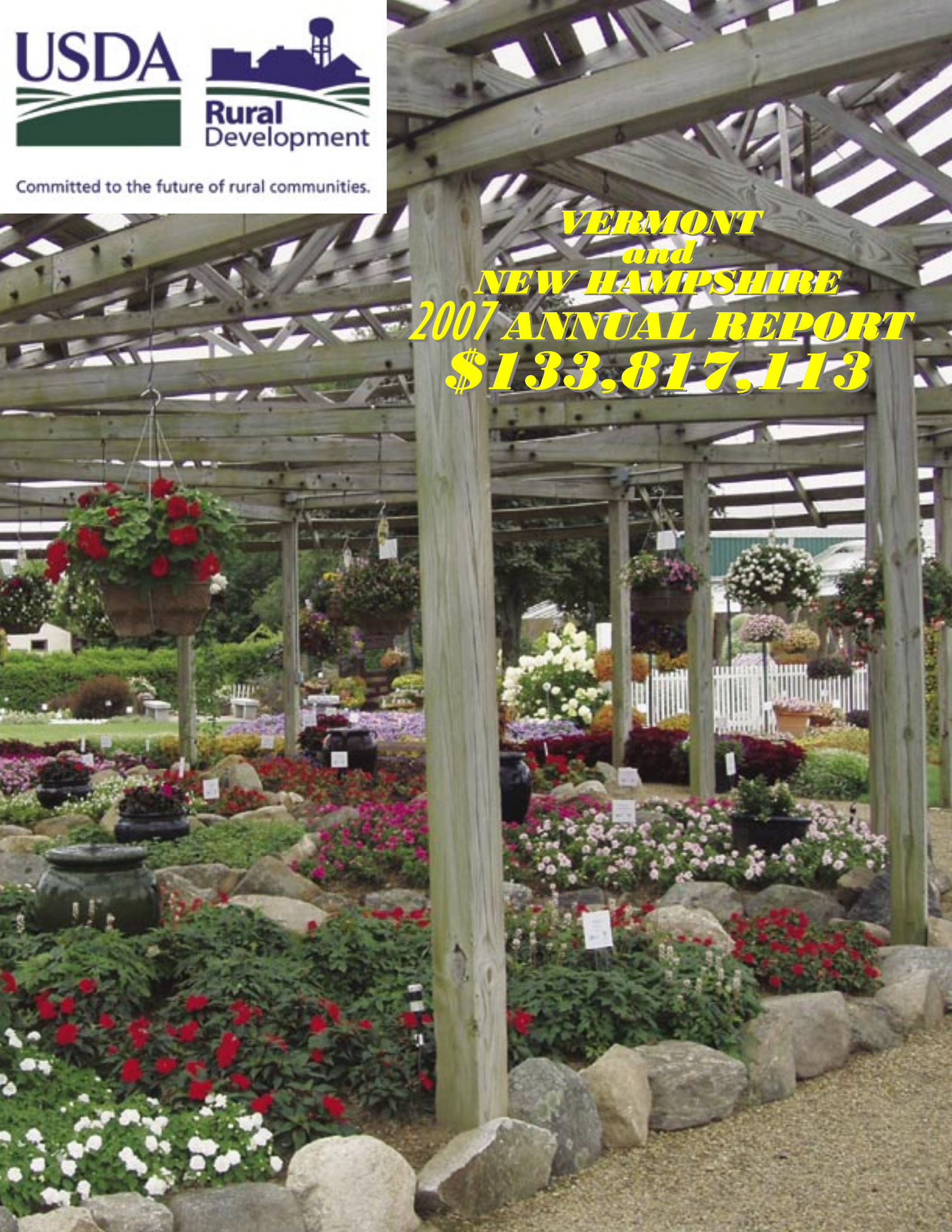




Committed to the future of rural communities.

***VERMONT
and
NEW HAMPSHIRE
2007 ANNUAL REPORT
\$133,817,113***





Growing Communities *through* Rural Development

TABLE OF CONTENTS

Fiscal Year Highlights	3
Housing Programs:	
Single-Family Housing	6
Rural Rental Housing	7
Community Programs:	
Community Facilities	8
Rural Utilities	9
Business and Cooperative Programs	10-11
Community Profiles	12-13
Rural Development Recognizes Excellence	14
2007 Investments	15

MISSION:
**“To increase economic opportunity
and improve the quality of life for all rural Americans”**

*Cover: New England Flower
Farm, Loudon, NH*

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Washington, DC 20250-9410 or call (800)795-3272 (voice) or (202) 720-6382 (TDD).

RURAL IMPACT RESULTING FROM \$133 MILLION INVESTMENT IN VT AND NH

INVESTMENT IN HOUSING:

- ♦ 380 families achieved homeownership.
- ♦ 217 families received loan and grant funds to make their homes free of health and safety hazards.
- ♦ 28 loans were leveraged with finances from our housing partners for an additional \$944,600.
- ♦ 145 units of family or elderly housing were constructed or rehabbed with loans totaling \$6 million in rural rental housing funds: 6% of the National allocation!
- ♦ 3160 renters had access to safe, affordable housing as a result of \$13,382,870 in rental assistance.
- ♦ Five non-profit groups received a total of \$234,000 in Housing Preservation Grants, leveraging millions of other public and private funds to provide home repairs for low income homeowners.

INVESTMENT IN RURAL COMMUNITIES:

- ♦ Thirteen communities serving 11,792 homes and businesses received over \$31 million for installation and upgrade of water and sewer systems.
- ♦ The VT/NH environment received a boost with the award of six Solid Waste Management Grants totaling \$529,000, used to devise strategic opportunities to handle hazardous and solid waste.
- ♦ NeighborWorks® of Western Vermont received a \$250,000 grant to capitalize a revolving loan to replace up to 35 failed residential wells.
- ♦ Thirty-one community organizations will have enhanced fire protection, recreation and health facilities, child care and municipal improvements through almost \$6 million in Community Facility Loan Guarantees, Direct Loans and Grants.

INVESTMENT IN RURAL ENTREPRENEURSHIP:

- ♦ Thirty-six businesses were assisted with \$5.29 million in funds from RD's Intermediary Relenders' revolving loan funds which in turn leveraged another \$31.9 million in investment from lenders and business owners. These loans saved or created 646 jobs!
- ♦ Twenty Rural Business Enterprise Grants and Rural Business Opportunity Grants were awarded totaling \$1,528,364.
- ♦ 532 employees were positively impacted by twelve Business and Industry Loan Guarantees totaling \$9,554,924 made to seven lenders.
- ♦ VT/NH farms, forests and agricultural organizations received grants totaling \$5,334,583 including four Value-Added Producer Grants, two Rural Business Enterprise Grants, fourteen Renewable Energy/Energy Efficiency Grants and five Business and Industry Guaranteed loans.

INVESTMENT IN THE "REAP" ZONE:

- ♦ Continued emphasis in the Northeast Kingdom resulted in an investment of more than \$11.4 million for child care, municipal buildings, first responders, business and economic development, housing and health care.

MESSAGE FROM THE STATE DIRECTOR

Jolinda H. LaClair

We choose to live in rural Vermont and New Hampshire. While fuel prices and housing costs are high, travel time to reach essential community services can be long, and business opportunities are less plentiful than we hope, there is so much that supports our superior quality of life.

Our landscapes are rich, luring tourists to the green and white mountains, the lakes, and the seacoast. Our downtowns are vibrant. We welcome locals and out-of-towners alike to shops featuring ‘made in VT and NH’ furniture and crafts, and to restaurants offering locally produced and value-added products. Walking down Main Street is comfortable, captivating and fun.



USDA Rural Development is proud to support these community and economic development initiatives from the ‘ground up’. Wherever we can connect USDA Rural Development’s resources – over 40 programs offering loans, loan guarantees and grants – we work to partner with local, regional, and statewide organizations to maximize the impact of our investments. In FY 2007, our Agency placed over \$133 million in our two-state jurisdiction, leveraging hundreds of millions in additional public, non-profit, and private investment. We can point to real outcomes: homeownership opportunities building equity as well as fulfilling dreams, clean drinking water, technology supporting access to health care and education in our most rural areas, and renewable energy systems which improve the environment and reduce costs.

Partnerships are key to our success. Each year, we highlight lenders which have helped promote RD Guaranteed Programs and increased homeownership or business opportunities in the region. The *2007 Guaranteed Lenders of the Year* are *New England Federal Credit Union in VT*, and *Countrywide Bank in NH*. In addition, Vermont recognized an outstanding *Partner of the Year* – the *Vermont Economic Development Authority* – which worked hand and hand with RD and supported the development of 158 businesses and over 2000 jobs statewide. (See page 14 for these recognitions.)

USDA Rural Development, comprised of 5 offices and 64 staff, can reach every town in VT and NH within a three hour drive, offering easy access to our resources and quality customer service. It is our mission to help rural America thrive.

Our committed staff invites you to view the 2007 USDA Rural Development Annual Report. Together, we make a difference for thousands of New Hampshire and Vermont residents each year. Here’s to our continued success in 2008!



PRESIDENT GEORGE W. BUSH

“When people across the world look at America's economy what they see is low inflation, low unemployment, and the fastest growth of any major industrialized nation. The entrepreneurial spirit is alive and well in the United States. There is one undisputed leader in the world in terms of economy, and that's the United States of America.” (State of Economy Address, January 2007)

CHUCK CONNER

Acting Secretary, US Department of Agriculture

"Our rural communities are the home and heart of American agriculture. Family life on the farm largely depends on the schools, hospitals, businesses and other services in town. That's why our rural development mission is so important. In 2007 alone, USDA Rural Development invested nearly \$14 billion in rural communities, including water systems, health care, education, small businesses and homeownership. I'm very proud of the Bush Administration's record of support for rural America and proud of our USDA Rural Development team of dedicated workers who ensure our programs have a powerful, positive impact on rural America."



THOMAS DORR

Under Secretary, USDA Rural Development

“We have the privilege of working for an agency that touches people’s lives, that strengthens communities, that builds hope one business, one job and one home at a time. Our mission and structure have changed significantly over the years. While remaining absolutely committed to our core program areas, we are also reinventing ourselves ... once again ... to respond to the remarkable new opportunities arising due to distributed computing, broadband, economic diversification and ... not least ... renewable energy. In our present form, we are essentially an investment bank for rural America with a portfolio of more than \$97 billion. This is invested in rural infrastructure, housing, community facilities, business, and energy development. We are, in fact, the only agency in the federal government that can build an entire community from the ground up.”

RURAL HOUSING PROGRAMS

SINGLE FAMILY HOUSING: \$57,500,791

RD is committed to helping Vermont and New Hampshire residents achieve the American dream of homeownership, lending a hand to secure safe and affordable housing.

VT: 171 families purchased their first home
VT: 140 families made repairs to their homes
VT: 6 farm labor housing loans
VT: 3 Housing Preservation Grants impacting 30 households

NH: 209 families purchased their first home
NH: 127 families made repairs to their homes
NH: 2 Housing Preservation Grants impacting 20 households



Left: Staff from USDA Rural Development, Tri-County Community Action Program, HUD discuss the progress of the new porch. Below: James Hall, homeowner and Tim Donovan, Councilman for the City of Berlin, NH, listen as Jolinda LaClair, State Director of USDA Rural Development talks about the importance of homeownership in the North Country.



More than 30 individuals from USDA Rural Development, Tri-County Community Action Program, HUD, local and state governments celebrated National Homeownership Month at the home of James Hall in Berlin, NH. The day was spent making repairs to the home of Mr. Hall, a 79 year old veteran. Repairs included new boards, stain and shingles for the porch, the installation of insulation and weatherization inside the home and new flower boxes and flowers. Rural Development presented Mr. Hall with an American Flag.



Left: Robert McDonald, Rural Housing Program Director of USDA Rural Development (left) and Clarence Davis, Homeownership Center Director of the Central Vermont Community Land Trust (right) share a "key to homeownership in Barre, VT" with new homeowners Heather and Adam Merchant. Below: Deborah Maguire, USDA Rural Development Specialist, plants flowers along the side of the Merchant's home.



Staff from the Montpelier office of USDA Rural Development (RD) and Central VT Community Land Trust Homeownership Center Director Clarence Davis celebrated National Homeownership Month with Adam and Heather Merchant and their three children. The Merchants purchased their home with a loan from RD. RD staff presented an American Flag to the Merchants during this first-time homebuyer celebration.

RURAL HOUSING PROGRAMS

RURAL RENTAL HOUSING: \$22,301,928

Rural Development (RD) in Vermont and New Hampshire has made it possible for hundreds of families and the elderly to live in safe and affordable housing. RD's Rural Rental Housing Program provides funding to individuals, partnerships, corporations, for-profit and non-profit organizations to develop well-built rental housing for low to moderate income households. In NH, RD has helped finance the development of over 2,508 units of family and senior housing. In VT, RD's portfolio includes over 1,657 units of family and senior housing.



NEW HAMPSHIRE:

- ◆ New Construction: \$1,000,000 loan to construct 22 units of senior rental housing in Rye, NH
- ◆ Rehab: \$160,000 to make repairs to 22 units of senior housing in Gilford, NH
- ◆ Loan Deferral: \$973,987 to use toward capital projects for Gilford Knolls, Gilford, NH
- ◆ Rental Assistance: Almost \$8 million to 1,883 renters

*Left: Fourteen one-bedroom units and six two-bedroom units are now available to senior citizens in the **Alstead, NH** region thanks to a partnership between Rural Development, NH Housing, NH Community Development Finance Authority, and Southwestern Community Services.*

VERMONT:

- ◆ New Construction: \$4,075,000
 - 14 units of senior housing in St. Johnsbury
 - 10 units of senior housing in Irasburg
 - 15 units of family housing in the Town of Windsor
 - 36 units of senior housing in Milton
- ◆ Rehab: \$1,474,063
 - 44 units of senior housing in St. Albans
- ◆ Rental Assistance: \$5.4 million to 1277 renters



*Above: **Passumpsic Housing North**, a 14 unit elderly housing property in downtown St. Johnsbury, VT, formerly known as **Canterbury North**, will receive energy efficiency and accessibility improvements made possible by melding resources from Rural Development, Housing Vermont, Vermont Housing Conservation Board, and Efficiency VT.*

COMMUNITY PROGRAMS

COMMUNITY FACILITIES: \$5,814,300

In Fiscal Year 2007, 31 rural communities and non-profit organizations in Vermont and New Hampshire received more than \$4.8 million in loans and almost \$1 million in grants from Rural Development's Community Facilities (CF) Program. Funds were used to purchase emergency vehicles, playground equipment, make upgrades to, purchase, or construct community centers, municipal buildings, and health and dental care facilities.



\$743,628 in CF grants and loans were made to help purchase emergency vehicles and equipment for twelve First Responder organizations.

Left: The Town of Woodstock, NH purchased a new 14'x18' Rescue Truck that will be used by the Town of Woodstock and as part of mutual aid to surrounding areas.



Right: The Colchester, VT Center Volunteer Fire Company used a \$275,000 CF loan to help purchase a new Class A pumper fire truck that will be set up with state-of-the-art heavy rescue, hydraulic, and hand tools to provide enhanced motor vehicle accident response as well as providing security incident coverage for commercial accidents and terrorist threats. The truck will offer priority coverage for a 36 square mile area.



During FY 07, in support of the President's Child Care Initiative to ensure that all children have access to quality child care and education, \$1,139,722 in Community Facility loans and grants were awarded for child care, education and youth services.

Left: Strong Foundations Elementary School in Pembroke, NH opened its doors to children in grades K-3 in August 2007. The charter school focuses on ensuring that all students perform at grade level in math, reading and writing. The school received a \$510,000 Community Facility Guaranteed Loan through First Colebrook Bank.

More than \$3.5 million in loans and grants were provided to family centers and health facilities dedicated to the well-being of rural residents.

Right: The Washington County Family Center, Inc. in Montpelier, VT used a \$1,600,000 Community Facility Loan to purchase an existing building and construct a second building to house their administrative and child care programs. The purchase and construction will allow the Center to increase their infant and toddler program from 10 to approximately 30 children.



COMMUNITY PROGRAMS

RURAL UTILITIES: \$31,792,000

A community cannot flourish, socially or economically, without critical infrastructure. Thirteen communities serving 11,792 homes and businesses received \$27,410,000 in loans and grants to upgrade or expand their water and wastewater systems. Reduction of the solid waste stream, hazardous materials disposal and recycling issues will be addressed with funds from six Solid Waste Management Grants totaling \$529,000.

Right: The Village of Morrisville, VT received a \$4,825,000 loan and a \$1,975,000 grant from the Water and Waste Disposal Loan and Grant Program to upgrade their wastewater collection and treatment system. The new system will have an increased capacity to treat wastewater and will meet the regulatory requirements.



Left: The Orford Village District, NH used a \$266,000 loan and a \$825,000 grant to replace their water system. The old water system was comprised of several dug wells with a limited amount of water storage capacity. The new system includes a treatment facility, pump station, access road, cast-in-place storage tank, transmission and distribution lines, water meters and a bedrock well.

Right: The Northeast Recycling Council, Inc., based in Brattleboro, VT, will use a \$60,000 Solid Waste Management Grant to conduct manure management education in New Hampshire, New Jersey and Vermont. The project specifically targets hobby farms—farms with small acreage having a few animals for recreation or as a side income. Manure management is often overlooked on these small farms and there is very little assistance available to the hobby farmer. NERC hopes to help fill this void by providing technical assistance and workshops, as well as developing a manure management handbook for hobby farms and a template to be used to develop a farm specific manure management plan.



BUSINESS & COOPERATIVE PROGRAMS

BUSINESS AND COOPERATIVE PROGRAMS LENDING CAPITAL: \$13,498,976

Small Business Lending: \$2.9 million of new loan capital was provided to three Intermediary Relending Program (IRP) borrowers: *Vermont Community Loan Fund, Northern Community Investment Corporation, and the Monadnock Economic Development Corporation.* In total, the IRP program assisted 36 businesses with \$5.29 million of IRP funding, leveraged an additional \$31.9 million of capital and saved or created 646 jobs. **Loan Guarantees:** \$9.5 million of guaranteed loan capital assisted eleven larger businesses that saved or created 532 jobs. Five of the guarantees totaling \$1.053 million supported renewable energy or energy efficiency projects—see page 11 for more detail.



Left: Vermont Milk Company, based in Hardwick, VT, received two Business Guaranteed loans totaling \$813,424. The lenders were the Union Bank and VEDA. The loans were used to purchase real estate and equipment. Vermont Milk Company produces a variety of rGBH-free dairy products under the Vermont Milk Company label as well as for other Vermont food companies. The company is owned and controlled primarily by dairy farmers who sell their rGBH-free milk to Vermont Milk Company at a premium price.

Right: DCI, Inc, of Lisbon, NH, is a vertically integrated furniture manufacturer with corporate headquarters and facilities located in Lisbon, NH and Lumberton, NC as well as a sawmill operation located in Royalton, VT. The mill is strategically located to take advantage of the northern hardwoods in Vermont (hard maple and ash). The sawmill provides the company with a distinct competitive advantage over its competition via a timely and cost effective supply of raw lumber. The fully integrated process also includes the ability to dry the lumber in its kiln located at its Lisbon facility with heat generated by burning the excess wood chips created as a by-product from the milling operation. The company's markets include sales and installation services to both the military and college/university markets which both require well-built, sturdy institutional furniture. USDA RD provided a 75% guarantee to Chittenden Bank on a



\$2,000,000 term loan as part of a strategic decision by DCI management to refinance and restructure its debt. Our loan guarantee will help DCI retain 245 employees at an average wage just over \$13.40 per hour.

BUSINESS & COOPERATIVE PROGRAMS

BUSINESS AND COOPERATIVE PROGRAMS

GRANTS: \$2,909,118

Eleven grants and five guaranteed loan/grant combinations were funded in Vermont through the 9006 Renewable Energy/Energy Efficiency Program totaling \$2,032,271: Eleven maple producers purchased and installed reverse osmosis systems. One dairy farmer purchased and installed an anaerobic digester. Another dairy farmer purchased and installed a solar PV and wood biomass energy system. Two businesses purchased energy efficient lighting.

Right: Branon's West View Maples in Fairfield, VT received an \$18,325 loan guarantee and an \$18,325 grant to purchase and install reverse osmosis equipment.



Four Ag-producers in Vermont were awarded grants totaling more than \$397,000 from the Value-Added Producer Grant (VAPG) Program. Recipients were *Chris and Michaela Granstrom, owners of Lincoln Peak Vineyard LLC in New Haven, Agri-Mark/Cabot Creamery Cooperative, Inc. from Cabot, Lincoln AgriSource, LLC of Randolph, and Pete's Greens and Good Eats from Craftsbury*. The four businesses will use the funds to add value to products they are already producing.



Left: Chris and Michaela Granstrom, owners of Lincoln Peak Vineyard LLC in New Haven, VT were the recipients of a \$116,550 working capital grant. The goal of this project is to add value to the farm crop of grapes by processing the grapes into wine at their farm winery, and marketing the wine, thereby increasing the profitability of their current grape production. A \$22,250 VAPG, awarded to Lincoln Peak Vineyard in 2006, was used to develop feasibility, marketing and business plans for the creation of a winery to add value to the farm crop of grapes.

Rural Business Enterprise Grants (RBEG) and Rural Business Opportunity Grants (RBOG) are made to public bodies and non-profits to help develop small and emerging private business enterprises and improve economic opportunities. Twenty RBEGs and RBOGs were awarded totaling \$1,528,364.

Right: A \$50,000 RBOG was awarded to the Town of Northumberland to conduct a comprehensive study to determine the best use of existing commercial structures and businesses in Groveton, NH. They also received a \$50,000 RBEG to establish a revolving loan fund to assist businesses in the Village of Groveton enhance their storefront facades. The "facelifts" will improve the appearance of many historical structures in Groveton and encourage new business activity.



NH COMMUNITY PROFILE

Conway-North Conway, NH

Since 2001, more than \$35.2 million in Rural Development loans and grants from RD have been awarded to enhance economic development, provide housing and improve community services in Conway and North Conway NH.



Housing: Rural Development has invested more than \$4.2 million for the purchase or repair of 56 single family homes. There are five rural rental properties in Conway and North Conway: 44 units of family housing and 66 units of elderly housing. **Results: Safe, affordable homes for Conway and North Conway residents.**

Pond View, Conway, NH: 12 units of elderly housing

Community Services: The Conway Fire House and North Conway Public Library were able to make repairs to their facilities with \$24,695 in grant money from the Community Facilities Grant Program. **Results: Improved quality of life.**

Infrastructure: Water and wastewater systems in No. Conway, Conway and surrounding areas have been improved significantly with loans and grants from RD's Utilities Programs totaling more than \$28 million. **Results: A Healthier Environment and Economic Opportunities.**



Mt. Washington Valley Technology Village



North Conway Public Library

Business and Economic Development: Business and Economic Development organizations in Conway and North Conway have received \$660,293 in loans and grants from RD's Business Programs. The funds have been used to capitalize revolving loan funds, purchase communication systems for the Mt. Washington Valley Technology Village incubator/resource center, and provide technical assistance to new and growing businesses. Another \$2.5 million awarded to neighboring counties have been used to support Conway and North Conway entrepreneurs. **Results: Increased business viability.**

VT COMMUNITY PROFILE

St. Albans, VT

Since 2001, more than \$16 million in loans and grants from RD have been awarded to enhance economic development, provide housing and improve community services in St. Albans, VT.



Community Services: Residents of CarePartners Adult Day Center, Inc., formerly Club Respite, “break ground” with Lt. Governor Brian Dubie (4th from left). Rural Development issued a \$1,075,000 Community Facility Guaranteed Loan for the construction of the adult day care facility. Northwestern Counseling and Support Services received two Community Facility Direct Loans totaling \$284,200 to purchase a facility to house their parent/child center serving Franklin County residents.

Results: Improved quality of life.

CarePartners Adult Day Center, Inc. St. Albans, VT

Housing: More than \$12.4 million from RD has Financed the purchase or repair of 114 single family homes and two rural rental properties with a total of 38 units of family housing and 44 units of senior housing.

Results: Safe, affordable homes for St. Albans residents.



Four Winds Housing, St. Albans, VT 44 units of senior housing



Business and Economic Development: A \$3,600,000 Business and Industry Loan Guarantee for the construction of the Vermont Precision Tool manufacturing facility helped to save or create 175 Jobs in St. Albans. Three grants totaling \$69,000 were awarded to help two food-based industries and purchase equipment for a manufacturer. The Montagne Farm received a \$365,994 Renewable Energy Grant to purchase and install an anaerobic digester to produce electricity from cow manure. The anaerobic digester system contributes to a cleaner watershed and provides enough electricity to power on-farm activities with excess electricity is being sold to a local utility. **Results: Increased economic viability.**



Montagne Farm, St. Albans, VT

RURAL DEVELOPMENT RECOGNIZES EXCELLENCE



*Vermont Economic Development Authority
USDA Rural Development's
2007 Partner of the Year*



*Carol Couture
USDA Rural Development's
2007 VT and NH Site Manager of the Year. Ms.
Couture, an employee of Realty Resources is site
manager of Newport Place in Newport, VT and Colby
Commons in Colebrook, NH.*



*New England Federal Credit Union
USDA Rural Development's
2007 Vermont Lender of the Year*



*Countrywide Bank
USDA Rural Development's
2007 New Hampshire Lender of the Year*



USDA RURAL DEVELOPMENT FISCAL YEAR 2007 INVESTMENT BY COUNTY

VERMONT: \$62,589,993
NEW HAMPSHIRE: \$71,227,120

County	Housing Programs	Business and Cooperative Programs	Community Programs	Utility Programs	Total
Addison, VT	\$990,907	\$532,150			\$1,523,057
Bennington, VT	\$808,570			\$1,000,000	\$1,808,570
Caledonia, VT	\$2,364,052	\$1,518,877	\$174,929	\$160,000	\$4,217,858
Chittenden, VT	\$3,315,678	\$1,636,061	\$291,520		\$5,243,259
Essex, VT	\$375,540	\$127,000	\$67,565		\$570,105
Franklin, VT	\$7,368,131	\$1,260,063	\$54,230	\$673,000	\$9,355,424
Grand Isle, VT	\$333,380	\$4,340			\$337,720
Lamoille, VT	\$846,115	\$54,750	\$24,760	\$7,177,000	\$8,102,625
Orange, VT	\$1,394,773	\$74,412	\$188,420		\$1,657,605
Orleans, VT	\$2,623,924	\$2,004,922	\$332,366	\$41,000	\$5,002,212
Rutland, VT	\$3,040,653	\$2,831,492	\$70,000	\$250,000	\$6,192,145
Washington, VT	\$2,933,663	\$1,213,847	\$1,600,000	\$140,000	\$5,887,510
Windham, VT	\$1,127,360	\$36,237	\$341,415	\$179,000	\$1,684,012
Windsor, VT	\$3,673,200		\$247,125	\$40,000	\$3,960,325
Tri-County: Caledonia, Essex and Orleans (REAP Zone), VT	\$84,000	\$1,554,943			\$1,638,943
Statewide	\$5,408,623				\$5,408,623
VT Total	\$36,688,569	\$12,849,094	\$3,392,330	\$9,660,000	\$62,589,993
Belknap, NH	\$2,888,677		\$1,270	\$2,936,000	\$5,825,947
Carroll, NH	\$2,384,620	\$76,721	\$11,620	\$15,850,000	\$18,322,961
Cheshire, NH	\$4,912,981	\$500,000			\$5,412,981
Coos, NH	\$2,106,100	\$850,000	\$471,170		\$3,427,270
Grafton, NH	\$3,237,518	\$2,057,279	\$1,181,730	\$326,000	\$6,802,527
Hillsborough, NH	\$4,968,567			\$2,950,000	\$7,918,567
Merrimack, NH	\$4,949,692		\$510,000	\$70,000	\$5,529,692
Rockingham, NH	\$4,520,974		\$123,000		\$4,643,974
Strafford, NH	\$2,262,188	\$75,000			\$2,337,188
Sullivan, NH	\$2,908,586		\$123,180		\$3,031,766
Statewide	\$7,974,247				\$7,974,247
NH Total	\$43,114,150	\$3,559,000	\$2,421,970	\$22,132,000	\$71,227,120



The USDA Rural Development staff from Vermont and New Hampshire celebrate a year of helping rural communities grow and rural families thrive. We are proud to be part of an organization that works to “increase economic opportunity and improve the quality of life for all rural Americans.”

USDA RURAL DEVELOPMENT
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